

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JENNIFER KERLEY

Debtor(s)

Case No. 09-31271

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/25/2009.
- 2) The plan was confirmed on 10/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/21/2010.
- 5) The case was dismissed on 01/28/2011.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,500.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$23,351.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$23,351.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,274.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,257.14
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,531.14**

Attorney fees paid and disclosed by debtor: \$1,226.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK ONE/JPM CHASE	Unsecured	NA	2,503.41	2,503.41	19.08	0.00
BASS & ASSOCIATES	Unsecured	NA	688.93	688.93	0.00	0.00
BASS & ASSOCIATES	Unsecured	1,629.00	1,563.05	1,563.05	0.00	0.00
BAXTER CREDIT UNION	Secured	36,830.00	36,440.23	36,440.23	9,344.60	2,316.95
BECKET & LEE LLP	Unsecured	0.00	127.87	127.87	0.00	0.00
BECKET & LEE LLP	Unsecured	3,347.00	1,820.31	1,820.31	0.00	0.00
CANDICA LLC	Unsecured	NA	539.40	539.40	0.00	0.00
CANDICA LLC	Unsecured	1,191.00	731.00	731.00	0.00	0.00
CHASE BANK USA	Unsecured	384.00	476.16	476.16	0.00	0.00
CHASE HOME FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	9,115.00	8,760.90	8,760.90	66.80	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	19,573.00	3,620.50	3,620.50	16.11	0.00
ECMC	Unsecured	40,164.00	41,107.64	41,107.64	313.55	0.00
JENNY FULL	Priority	0.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	46,005.00	62,987.11	62,987.11	480.42	0.00
NAVY FEDERAL CREDIT UNION	Secured	22,001.00	22,001.00	22,001.00	5,523.22	1,583.12
NAVY FEDERAL CREDIT UNION	Unsecured	NA	5,564.33	5,564.33	42.42	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	114.41	114.41	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	15,654.00	14,897.98	14,897.98	113.59	0.00
NAVY FEDERAL CU	Unsecured	0.00	NA	NA	0.00	0.00
NELNET FOR COLLEGE ACCESS NET	Unsecured	NA	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	870.00	861.65	861.65	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,463.00	1,366.95	1,366.95	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	562.00	539.71	539.71	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,754.00	1,050.22	1,050.22	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	360.00	383.84	383.84	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	607.00	607.20	607.20	0.00	0.00
SPRINT NEXTEL	Unsecured	737.00	185.16	185.16	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$58,441.23	\$14,867.82	\$3,900.07
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$58,441.23</b>	<b>\$14,867.82</b>	<b>\$3,900.07</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$150,497.73</b>	<b>\$1,051.97</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,531.14</u>	
Disbursements to Creditors	<u>\$19,819.86</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$23,351.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/07/2011

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.